
State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Filing at a Glance

Company: Puritan Life Insurance Company of America
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
State: Arkansas
TOI: MS06 Medicare Supplement - Other
Sub-TOI: MS06.000 Medicare Supplement - Other
Filing Type: Rate
Date Submitted: 09/18/2012
SERFF Tr Num: IASL-128689131
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: PL MS RI

Implementation: 03/01/2013
Date Requested:
Author(s): Jaime Marchese
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/04/2012
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 10% Filing Status Changed: 10/04/2012
State Status Changed: 10/04/2012
Deemer Date: Created By: Jaime Marchese
Submitted By: Jaime Marchese Corresponding Filing Tracking Number:

Filing Description:

Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Form Numbers: MSAA200701AR - Plan A; MSBA200701AR -Plan B; MSCA200701AR - Plan C; MSDA200701AR - Plan D; MSEA200701AR - Plan E; MSFA200701AR - Plan F; MSGA200701AR - Plan G

Rate increase requested: 10%

This filing is pending approval in the Company's domicile state of Arizona.

Company and Contact

Filing Contact Information

Jaime Marchese, jaime.marchese@iasadmin.com
8545 126th Avenue North, Suite 877-777-2443 [Phone] 2425 [Ext]
200 727-584-5613 [FAX]
Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Puritan Life Insurance Company of America	CoCode: 71390	State of Domicile: Arizona
16801 Addison Road	Group Code:	Company Type:
Suite 400	Group Name:	State ID Number:
Addison, TX 75001	FEIN Number: 41-6041001	
(972) 380-1119 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: Rates for 7 plans @ \$50 per plan.
Per Company: No

SERFF Tracking #: IASL-128689131

State Tracking #:

Company Tracking #: PL MS RI

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Company	Amount	Date Processed	Transaction #
Puritan Life Insurance Company of America	\$350.00	09/18/2012	62775127

State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/04/2012	10/04/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	09/21/2012	09/21/2012

Response Letters

Responded By	Created On	Date Submitted
Jaime Marchese	10/01/2012	10/01/2012

State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Disapproved

Comment: Given the fact that this block of business is not credible and that we have approved consistent rate increases on this block of business since 2008, which includes the 15% in 2010, we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Puritan Life Insurance Company of America	10.000%	10.000%	\$73,148	375	\$731,478	10.000%	10.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Third Party Letter of Authorization	Disapproved	No
Supporting Document	Exhibit 1 - Arkansas Historical and Projected Future Experience (with current rate increase)	Disapproved	No
Supporting Document	Exhibit 2 - Arkansas Historical and Projected Future Experience (without current rate increase)	Disapproved	No
Rate	Rate Pages	Disapproved	No

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/21/2012
Submitted Date	09/21/2012
Respond By Date	10/22/2012

Dear Jaime Marchese,

Introduction:

This will acknowledge receipt of the captioned filing.

Please attach the past, future and lifetime experience for Arkansas; with and without this increase.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/01/2012
Submitted Date	10/01/2012

Dear Stephanie Fowler,

Introduction:

Response 1

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This correspondence is in reply to your September 21, 2012 request for additional information.

The attached Exhibit 1 shows past, future and lifetime experience for Arkansas with the requested rate increase.

The attached Exhibit 2 shows past, future and lifetime experience for Arkansas without the requested rate increase.

If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA
Consulting Actuary

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Exhibit 1 - Arkansas Historical and Projected Future Experience (with current rate increase)
Comment:
Satisfied -Name: Exhibit 2 - Arkansas Historical and Projected Future Experience (without current rate increase)
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	IASL-128689131	State Tracking #:		Company Tracking #:	PL MS RI
State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America		
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other				
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing				
Project Name/Number:	/				

Conclusion:

Sincerely,
Jaime Marchese

State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.000%
Effective Date of Last Rate Revision:	03/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Puritan Life Insurance Company of America	10.000%	10.000%	\$73,148	375	\$731,478	10.000%	10.000%

State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Disapproved 10/04/2012	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number:	49628	AR Rates - Puritan 2013.pdf
					Percent Rate Change Request:	10.000	

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,636.00	1,818.00

Area 1

Mode	Preferred	Standard
Annual	1,603.00	1,782.00
Semi-Annual	801.50	891.00
Quarterly	400.75	445.50
Monthly	133.58	148.50

Area 2

Mode	Preferred	Standard
Annual	1,407.00	1,563.00
Semi-Annual	703.50	781.50
Quarterly	351.75	390.75
Monthly	117.25	130.25

Area 3

Mode	Preferred	Standard
Annual	1,342.00	1,491.00
Semi-Annual	671.00	745.50
Quarterly	335.50	372.75
Monthly	111.83	124.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,059.00	2,289.00

Area 1

Mode	Preferred	Standard
Annual	2,018.00	2,243.00
Semi-Annual	1,009.00	1,121.50
Quarterly	504.50	560.75
Monthly	168.17	186.92

Area 2

Mode	Preferred	Standard
Annual	1,771.00	1,969.00
Semi-Annual	885.50	984.50
Quarterly	442.75	492.25
Monthly	147.58	164.08

Area 3

Mode	Preferred	Standard
Annual	1,688.00	1,877.00
Semi-Annual	844.00	938.50
Quarterly	422.00	469.25
Monthly	140.67	156.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,316.00	2,574.00

Area 1

Mode	Preferred	Standard
Annual	2,270.00	2,523.00
Semi-Annual	1,135.00	1,261.50
Quarterly	567.50	630.75
Monthly	189.17	210.25

Area 2

Mode	Preferred	Standard
Annual	1,992.00	2,214.00
Semi-Annual	996.00	1,107.00
Quarterly	498.00	553.50
Monthly	166.00	184.50

Area 3

Mode	Preferred	Standard
Annual	1,899.00	2,111.00
Semi-Annual	949.50	1,055.50
Quarterly	474.75	527.75
Monthly	158.25	175.92

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,082.00	2,315.00

Area 1

Mode	Preferred	Standard
Annual	2,040.00	2,269.00
Semi-Annual	1,020.00	1,134.50
Quarterly	510.00	567.25
Monthly	170.00	189.08

Area 2

Mode	Preferred	Standard
Annual	1,791.00	1,991.00
Semi-Annual	895.50	995.50
Quarterly	447.75	497.75
Monthly	149.25	165.92

Area 3

Mode	Preferred	Standard
Annual	1,707.00	1,898.00
Semi-Annual	853.50	949.00
Quarterly	426.75	474.50
Monthly	142.25	158.17

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,101.00	2,334.00

Area 1

Mode	Preferred	Standard
Annual	2,059.00	2,287.00
Semi-Annual	1,029.50	1,143.50
Quarterly	514.75	571.75
Monthly	171.58	190.58

Area 2

Mode	Preferred	Standard
Annual	1,807.00	2,007.00
Semi-Annual	903.50	1,003.50
Quarterly	451.75	501.75
Monthly	150.58	167.25

Area 3

Mode	Preferred	Standard
Annual	1,723.00	1,914.00
Semi-Annual	861.50	957.00
Quarterly	430.75	478.50
Monthly	143.58	159.50

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,381.00	2,645.00

Area 1

Mode	Preferred	Standard
Annual	2,333.00	2,592.00
Semi-Annual	1,166.50	1,296.00
Quarterly	583.25	648.00
Monthly	194.42	216.00

Area 2

Mode	Preferred	Standard
Annual	2,048.00	2,275.00
Semi-Annual	1,024.00	1,137.50
Quarterly	512.00	568.75
Monthly	170.67	189.58

Area 3

Mode	Preferred	Standard
Annual	1,952.00	2,169.00
Semi-Annual	976.00	1,084.50
Quarterly	488.00	542.25
Monthly	162.67	180.75

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,098.00	2,331.00

Area 1

Mode	Preferred	Standard
Annual	2,056.00	2,284.00
Semi-Annual	1,028.00	1,142.00
Quarterly	514.00	571.00
Monthly	171.33	190.33

Area 2

Mode	Preferred	Standard
Annual	1,804.00	2,005.00
Semi-Annual	902.00	1,002.50
Quarterly	451.00	501.25
Monthly	150.33	167.08

Area 3

Mode	Preferred	Standard
Annual	1,720.00	1,911.00
Semi-Annual	860.00	955.50
Quarterly	430.00	477.75
Monthly	143.33	159.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,800.00	2,000.00

Area 1

Mode	Preferred	Standard
Annual	1,764.00	1,960.00
Semi-Annual	882.00	980.00
Quarterly	441.00	490.00
Monthly	147.00	163.33

Area 2

Mode	Preferred	Standard
Annual	1,548.00	1,720.00
Semi-Annual	774.00	860.00
Quarterly	387.00	430.00
Monthly	129.00	143.33

Area 3

Mode	Preferred	Standard
Annual	1,476.00	1,640.00
Semi-Annual	738.00	820.00
Quarterly	369.00	410.00
Monthly	123.00	136.67

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,265.00	2,518.00

Area 1

Mode	Preferred	Standard
Annual	2,220.00	2,468.00
Semi-Annual	1,110.00	1,234.00
Quarterly	555.00	617.00
Monthly	185.00	205.67

Area 2

Mode	Preferred	Standard
Annual	1,948.00	2,165.00
Semi-Annual	974.00	1,082.50
Quarterly	487.00	541.25
Monthly	162.33	180.42

Area 3

Mode	Preferred	Standard
Annual	1,857.00	2,065.00
Semi-Annual	928.50	1,032.50
Quarterly	464.25	516.25
Monthly	154.75	172.08

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,548.00	2,831.00

Area 1

Mode	Preferred	Standard
Annual	2,497.00	2,774.00
Semi-Annual	1,248.50	1,387.00
Quarterly	624.25	693.50
Monthly	208.08	231.17

Area 2

Mode	Preferred	Standard
Annual	2,191.00	2,435.00
Semi-Annual	1,095.50	1,217.50
Quarterly	547.75	608.75
Monthly	182.58	202.92

Area 3

Mode	Preferred	Standard
Annual	2,089.00	2,321.00
Semi-Annual	1,044.50	1,160.50
Quarterly	522.25	580.25
Monthly	174.08	193.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,290.00	2,547.00

Area 1

Mode	Preferred	Standard
Annual	2,244.00	2,496.00
Semi-Annual	1,122.00	1,248.00
Quarterly	561.00	624.00
Monthly	187.00	208.00

Area 2

Mode	Preferred	Standard
Annual	1,969.00	2,190.00
Semi-Annual	984.50	1,095.00
Quarterly	492.25	547.50
Monthly	164.08	182.50

Area 3

Mode	Preferred	Standard
Annual	1,878.00	2,089.00
Semi-Annual	939.00	1,044.50
Quarterly	469.50	522.25
Monthly	156.50	174.08

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,311.00	2,567.00

Area 1

Mode	Preferred	Standard
Annual	2,265.00	2,516.00
Semi-Annual	1,132.50	1,258.00
Quarterly	566.25	629.00
Monthly	188.75	209.67

Area 2

Mode	Preferred	Standard
Annual	1,987.00	2,208.00
Semi-Annual	993.50	1,104.00
Quarterly	496.75	552.00
Monthly	165.58	184.00

Area 3

Mode	Preferred	Standard
Annual	1,895.00	2,105.00
Semi-Annual	947.50	1,052.50
Quarterly	473.75	526.25
Monthly	157.92	175.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,619.00	2,910.00

Area 1

Mode	Preferred	Standard
Annual	2,567.00	2,852.00
Semi-Annual	1,283.50	1,426.00
Quarterly	641.75	713.00
Monthly	213.92	237.67

Area 2

Mode	Preferred	Standard
Annual	2,252.00	2,503.00
Semi-Annual	1,126.00	1,251.50
Quarterly	563.00	625.75
Monthly	187.67	208.58

Area 3

Mode	Preferred	Standard
Annual	2,148.00	2,386.00
Semi-Annual	1,074.00	1,193.00
Quarterly	537.00	596.50
Monthly	179.00	198.83

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,308.00	2,564.00

Area 1

Mode	Preferred	Standard
Annual	2,262.00	2,513.00
Semi-Annual	1,131.00	1,256.50
Quarterly	565.50	628.25
Monthly	188.50	209.42

Area 2

Mode	Preferred	Standard
Annual	1,985.00	2,205.00
Semi-Annual	992.50	1,102.50
Quarterly	496.25	551.25
Monthly	165.42	183.75

Area 3

Mode	Preferred	Standard
Annual	1,893.00	2,102.00
Semi-Annual	946.50	1,051.00
Quarterly	473.25	525.50
Monthly	157.75	175.17

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

SERFF Tracking #:	IASL-128689131	State Tracking #:		Company Tracking #:	PL MS RI
State:	Arkansas	Filing Company:	Puritan Life Insurance Company of America		
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other				
Product Name:	Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing				
Project Name/Number:	/				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Letter of Authorization	Disapproved	10/04/2012
Comments:			
Attachment(s):			
Third Party Authorization Letter.pdf			



February 2, 2012

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. "IAS" to file on behalf of Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America) policy forms, rate filings and reports with the State Departments of Insurance.

IAS may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

Kenneth W. Phillips, President and CEO